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JULY 2015

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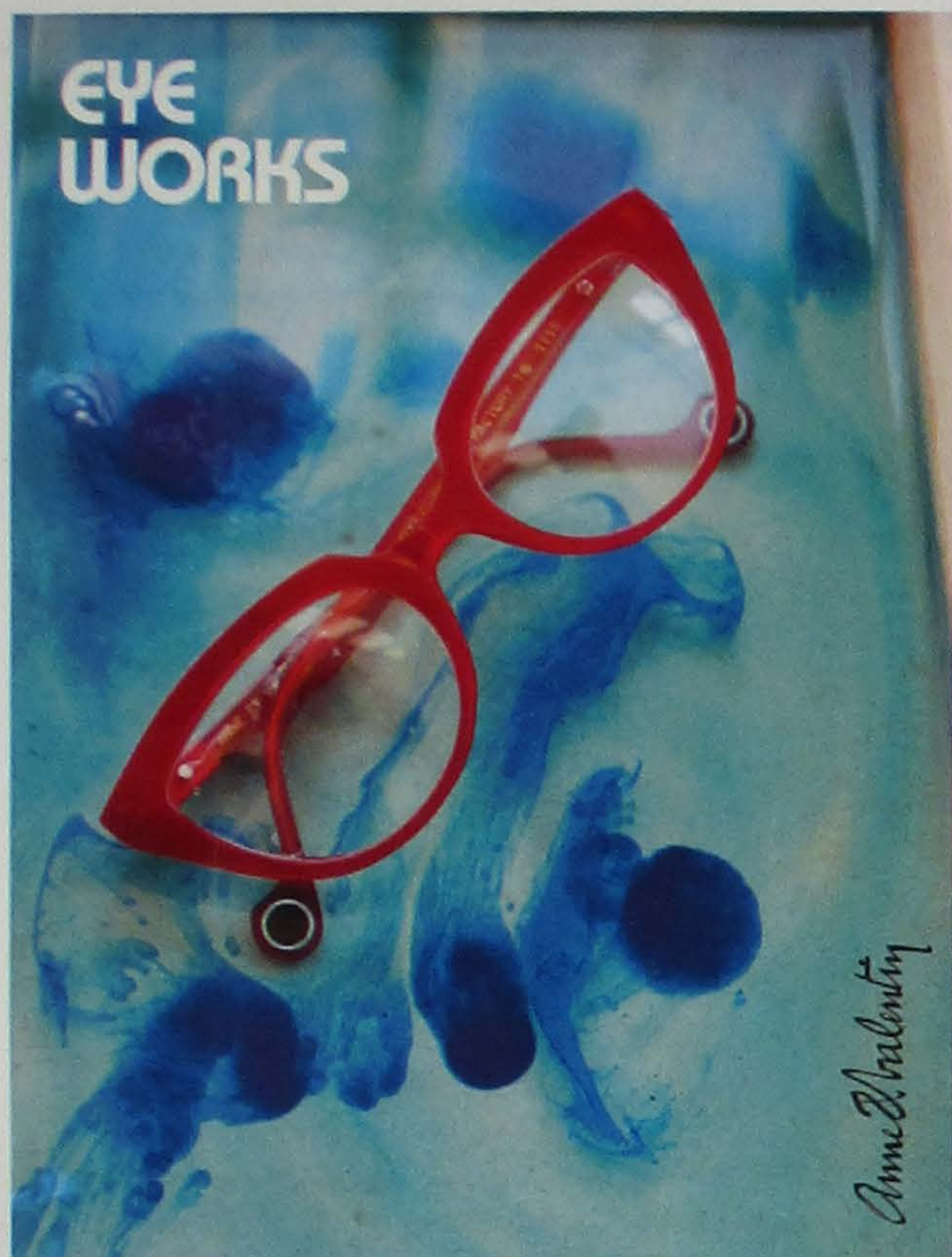
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# Facets

THE CENTRAL IOWA EXPERIENCE

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ON THE COVER: Raspberry bushes in  
Bruce and Liz Calhoun's backyard.

## EDITOR'S NOTE

Summer is a great time to take full advantage of your backyard, if you have one. If you are like me, and live in an apartment, public parks and camp grounds are the next best thing. But when I go home to South Dakota, I breath in and take full advantage of our backyard. It's small but has all the things I love!

Any given July night with my family tends to go down as follows: Lincoln, our black lab, who is beefy enough to be mistaken for a calf or small bear, gallops all over the place looking for a place to hide from our excitable miniature dachshund Cosette. They rarely play with each other on account of the lab being afraid or extremely bothered by the doxie. It's a funny sight, think dog being chased by mouse. My dad is usually doing four things at once: prepping the grill, gardening, gutting the fish he caught that day and enjoying his flowers and bird feeders. My mom and sister can be found together, reading their separate books at the picnic table or just inside the screen door, or making a fruit salad to go with whatever has been chosen to sizzle on the grill that night. I always find a good 20 minutes to wrestle Lincoln to the ground with wire brush in hand, and do what I can to thin out his thick coat.

Speaking of backyards and grills, do it. Grilled food with an ice cold beverage is a perk of the summer, dig in! I wouldn't

say my family is a collection of grill masters, but we know what we like and when a toothpick is needed to hold the bacon in place when wrapping pork loin. Other favorites would be grilled pineapple rings, shish kabobs and banana boats.

We have our fair share of squirrels fattening themselves up for the summer on the sweet treats they steal from my dad's bird feeders. If it is a quiet day, you can catch of a glimpse of a few rabbits relaxing in the cool grass.

Have you taken the time to enjoy your backyard? Or your favorite park? If not, do so! The midwest summer will fade out as fast as it has faded in. At the time that I am writing this, it is mid-June and I can't, for the life of me, remember where the first half of June went ...

### BANANA BOATS:

- Bananas
- Mini marshmallows
- Chocolate chips or preferred flavored chips
- Tin foil

Slice banana down the middle but not through the back peel. Insert marshmallows and chocolate chips into banana. You can load it up or be light on your toppings, it is up to you. Wrap the banana in foil and place on heated grill. Let cook until banana is soft. Grab a spoon and enjoy! Note: Let banana boat cool for a couple minutes, it will be hot.





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Backyard berries and bees

Liz Calhoun  
kneels next to  
a bee hive in  
her backyard  
in Ames. *Photo  
by Nirmalendu  
Majumdar/  
Ames Tribune*



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# Scheduling vacations with a farmer

BY KAREN SCHWALLER  
Contributing writer

I really should have talked to my mother before I agreed to marry a farm boy.

My mother would have been able to tell me what life was like on the other side of the field — where the home and family came together each day. And that getting the farmer away from the farm was comparable to removing stubborn toenail fungus from the toenail.

Actually, my parents did pile everyone in the family roadster a handful of times to get away. We were a family of nine heading out to Yellowstone National Park, the Black Hills

and to eastern Iowa once to see that part of the only state my dad ever called ‘home.’

I’m sure there was a tranquilizer bottle somewhere in the glove box on each occasion.

But those trips didn’t happen often. When you live with a farmer, there are only certain times of the year when vacations are possible. Of course, the school year is taken, so that leaves summer time. If we were going on vacation we’d have to wait until the crop was planted and cultivated, the beans walked and the hay baled for us and all the neighbors. There were

mechanical breakdowns and buildings that needed attention, and livestock that needed to be tended — especially when the sows were having pigs. The sweetcorn needed to be frozen, chickens had to be cleaned, garden produce preserved and cows needed to be milked.

No wonder the word “vacation” needed to be dusted off when we heard rumors of it.

But if there’s one thing that’s true

**Our mother must have loved having some summer afternoons to herself while we dipped ourselves in the copper canner kettles and slurped on cold watermelon with reckless abandon.**

about farm kids, it’s that they know how to make their own fun — because friends, and town — are a long way from the farm. Thank God for rural siblings — there was always someone to play with. I remember endless games of “Annie Annie Over the House,” kick-over-the-wire, croquet, catch, and badminton played over a clothesline.

Our mother must have loved having some summer afternoons to herself while we dipped ourselves in the copper canner kettles and slurped on cold watermelon with reckless abandon. But I also bet she needed

those tranquilizers again when we came in covered with mud from playing in the backyard all afternoon in the water, and seeing that her Lilies of the Valley had fallen victim to muddy conditions and childhood clumsiness.

Sometimes Dad would grab a bat and ball and hit some out for us to catch. How we loved it when we felt important enough for his time. He always worked.

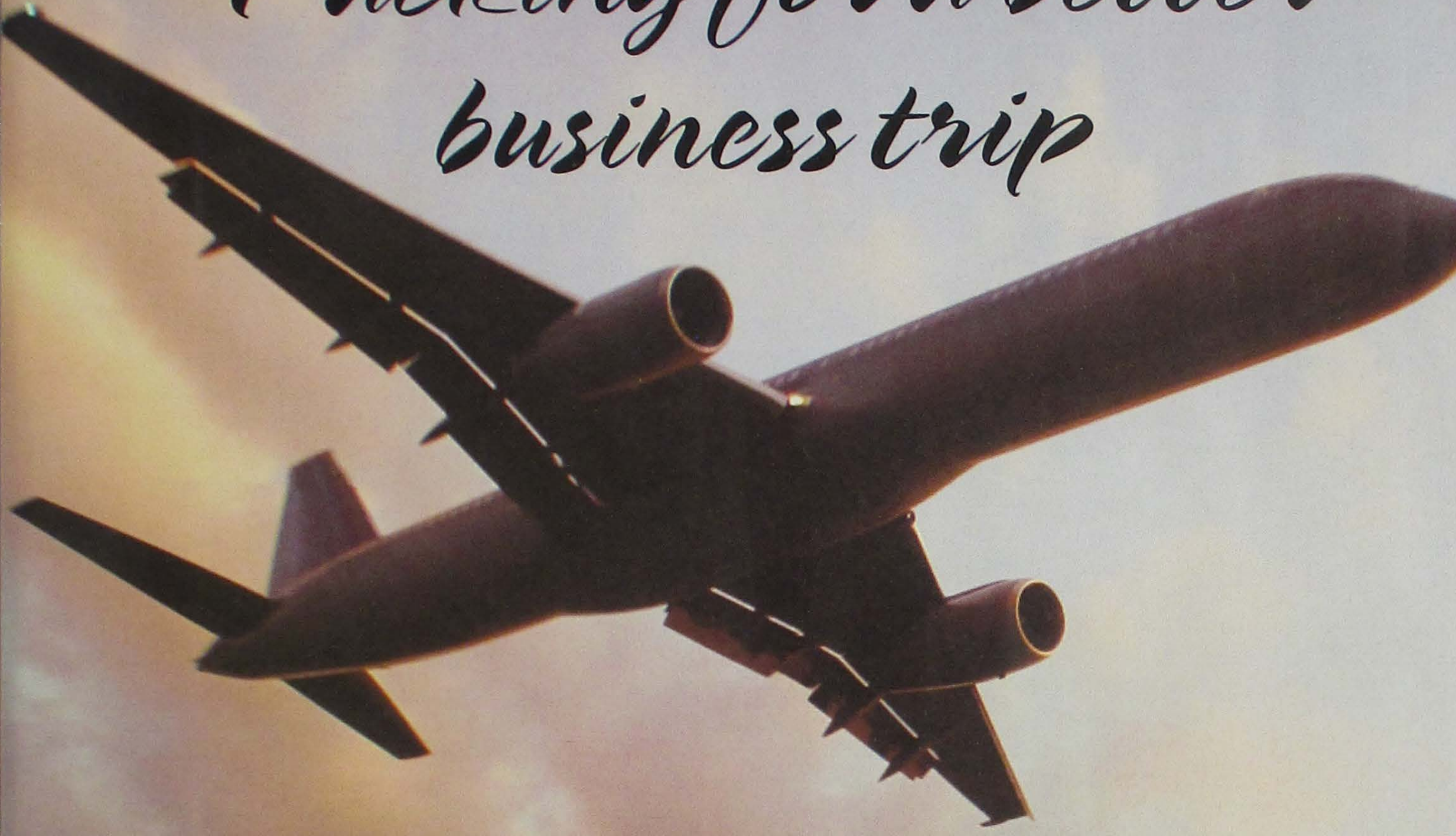
Fast-forward to our own kids, who loved growing up on the farm — even when they had to help load hogs before they got on the bus. When our sons were in second grade, they came home from school one day telling us that kids in their classes

said they smelled like pigs.

They spoke those words with grins — they didn’t even care, though I’m sure it took a while for everyone’s nose hairs to grow back in again. A mother can only do so much to help ensure an adequate showering process between an early-morning hog-loading date, breakfast and the arrival of the school bus. I’m sure the bus driver wondered what went on around here.

With fun like that to look forward to on the farm, what kid really needs a vacation? It’s probably just as well — there’s no time, and it’s less trouble to remove that toenail fungus anyway.





# *Packing for a better business trip*

**M**BY MYSCHA THERIAULT  
Tribune News Service

Maintaining productivity during business trips can test the patience of even the most disciplined professional. Flight delays, meeting prep and limited luggage space frequently combine to push many entrepreneurs to their limits. And with so many people juggling multiple clients from the road as opposed to enjoying the long-term salaried positions of old, that extra time has to be made up somewhere. Hotel administrators

are all too aware of this fact. According to Jeff Arman, general manager of Country Inn and Suites by Carlson in Milwaukee, "Business guests not only want to be comfortable during their stay, they expect certain amenities that allow them to be productive on the road."

Free high-speed Internet, equipped business centers and increased electrical outlets in rooms are becoming standard, even with budget hotel chains. Once you've booked accommodations with key services

included, however, what's left to be done in order to limit your travel stress?

**GROOMING:** Staying polished and pressed on the road is absolutely easier said than done. Chipped nail enamel, wrinkled clothing and last-minute networking events after a lengthy workday can all combine to make even the most coiffed travel connoisseur feel frumpy. Wrinkle-resistant wardrobe items and travel-sized grooming solutions will go a long way toward making you look your best.



For instance, Cutex makes nail polish removal pads for roughly \$5 per box that come individually wrapped in moisture-retaining packets. One or two slid discreetly into a slot in the side of your handbag will help you handle minor manicure malfunctions without needing to pack an additional bottle of liquid product. Similarly, four-way nail buffers come in a variety of different widths. Choose the thinnest one available to handle your nail care needs while still packing light. Substituting flat cotton pads instead of puffs to use with your facial toner is another precision strategy for saving space on grooming supplies.

While wrinkle-resistant women's clothing for business trips has gotten a bit easier to find, ferreting out similar menswear items can still prove problematic. One pants solution that's popped up on the market is Bluff Works. A basic flat-front pant that comes in a variety of colors including basic khaki, brown and black, it's designed to transition easily from trail trotting to terrace dining and backpacking to boardroom meetings. The price? About the same as a good pair of conversion pants or dress slacks.

If your road warrior wardrobe is comprised of more traditional fabrics and your history with hotel irons leaves something to be desired, you may want to try packing your own travel version. For instance, Rowenta offers a fairly sturdy solution for \$50. Weighing in at less than 2 pounds and folding to less than 8 inches, it provides a simple way to freshen your clothes while taking up minimal luggage space.

**PACKING:** Staying ready to hit the road at a moment's notice has been refined to an art form by some, and remains a constant struggle for others. Speaking for myself, I try to stay as prepped for departure as I can while still being able to access necessary items at home with ease.

One thing I use religiously to accomplish this is packing cubes. They work as well for organizing dresser drawers as they do for keeping things sorted in your luggage.

So in addition to using them to keep things such as nylons, intimate apparel, camisoles and socks organized, I keep a few prepacked for short business and adventure trips. There are several brands on the market that are affordable for the average person. For example, I've seen the TravelWise sets of three go for as low as \$20 bucks on Amazon with free shipping.

Messenger bags are another smart way to stay at least partially packed for business travel, and are a nice unisex solution. If you have a favorite one you use regularly for commuting and coffee shop workdays, it will already hold all of your extra cords, chargers, notepads and pens. Depending on how much extra space yours provides, you will have additional space for items that don't fit easily into your wheeled suitcase. An interesting messenger design I ran across recently was the trident bag by ECBC. Wide enough for larger laptops with tech slots located in the exterior portions, it has a decent amount of space in the middle for things such as shaving kits, hanging toiletry bags, extra clothing or even camera gear. It also has hidden straps that convert it to a temporary backpack, in case your business trip takes you to a place in Southeast Asia where taxis often take the form of small motorcycles.

**SUPPLIES:** We all have a few extra things we don't feel we can live without, but it's important to make sure those personal faves don't take up too much of our precious packing space. Personally, I like to carry a reasonably posh pocketbook for evening events and dinner meetings. Since I can rarely justify giving up my tote or computer pack to carry a large one, I've made a clutch my go-to solution for years.

Packing one in a larger bag makes it easy to plug and play when it comes to combining work with pleasure, and the small size lets you indulge in a more luxurious brand for a fraction of what you'd pay for a full-sized purse. Blu Salt makes one with RFID-blocking card slots, multiple compartments and a detachable cross-body strap for those who prefer to keep both hands free.

Snacks are another critical travel supply you don't want to forget. Stocking something to fill your tummy can keep you from having a hunger meltdown or stopping for a greasy value meal between flights. However, choosing the right snacks is about more than grabbing some of your favorite foods. Choose something too bulky, and you could find yourself short on space. Pack nothing, and you could find yourself stranded with no options during an overnight layover.

Portioned packets and resealable food bags can help you stay streamlined. Oatmeal, nuts and even sunflower seeds can be purchased this way, and snack-sized lunch baggies from the grocery store will let you create your own preportioned yummys prior to departure. A fun breakfast option for travelers is Viki's granola packs. At less than \$1.50 per bag, roughly the cost of your average individually priced power bar, they have a comparable calorie count and offer a gluten-free meal replacement that's devoid of dairy products. Their sleek size makes them super easy to pack as well.

Automobile and train travelers who'd like a beverage alternative to water might want to explore the selection of drink flavors from Sparkling Ice. With zero calories and no added sugar or salt, they offer a fun change for your taste buds. They're only a buck a bottle at your local box store, and the narrow shape makes them easier to slide in the side pocket of your day bag.





Liz Calhoun kneels next to a bee hive in her backyard in Ames. Photo by Nirmalendu Majumdar/Ames Tribune

"Each year since 2009 we plant a couple new varieties and then let the patch expand on its own," she said. "Raspberries reproduce and expand easily and have to be thinned and controlled to keep them where you want them."

With the hoped-for help of thousands of honeybees, Liz has expanded the berry gardens this year with a new variety of black raspberry that produces fall fruit on the first-year canes.

"Our goal with having so many varieties is to be able to harvest them over many months with minimal inputs," she said. "In the past few years we have picked raspberries from mid-June through October, except for three weeks in late July and early August."

There's another reason for trying so many varieties of red, black and purple raspberries.

"Some of the varieties will produce better than others depending on the weather conditions while they are ripening since we do not water the plantings," Liz said. "Some of the recent summers have been hot and dry so production was down during that time."

Liz said raspberries are relatively

easy to grow, though there are a few keys to good production.

"Good weather, which is at least an inch of rain per week as the berries are growing in size and ripening, is important," she said. "Keeping the plants raised up with rope, twine or wire also helps significantly increase the yield."

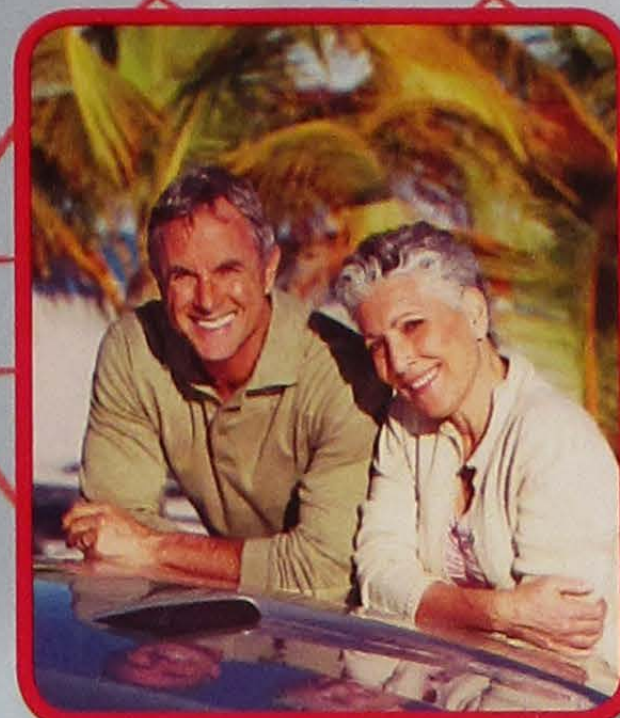
For newcomers who are thinking about gardening for the first time, whether it be berries, herbs, vegetables, or flowers, Liz has some additional advice.

"Start small and when something works expand and drop what doesn't work after a few attempts," she said. "For instance, our shade has made it difficult to do a full vegetable garden. Work with the conditions and environment you have and be patient. Every growing season is different so what grows well in one year may not grow well the next."

That said, Liz is hopeful about the way this summer has started out.

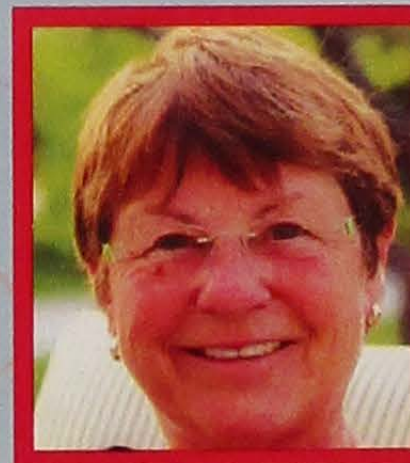
"Our raspberry crop has been building each year and this year is looking like it may be another good one," she said. "We hope to begin selling some berries this year."

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**'Some of the varieties will produce better than others depending on the weather conditions while they are ripening since we do not water the plantings.'**

Berries continued from page 9

"We visited a friend's hives and he encouraged us to take the beginning beekeeping class (sponsored by the Iowa Honey Producers Association) in Ankeny," Liz said.

The Calhouns were primarily interested in raising bees for the purpose of helping pollinate their ever-expanding berry garden. But they soon discovered — as so many beginning beekeepers do — that it's no easy task.

"After taking the class in 2013 we decided to buy Russian bees because they are better suited to handle harsh winters than other varieties," Liz said. "But we had a hard time finding Russian bees compared to Italian or Carniolan bees so we had to wait until 2014 to start our hives.

"Even with winter protection and plenty of food (honey and pollen patties) in the hives, the Russian bees didn't make it through this past winter. We lost one hive in February and one hive in March. We initially thought they had made it through the winter, however, since they didn't and Russian bees sell out early in the year, we decided to restart them with Carniolan bees. We hope to convert one hive back to Russian bees by replacing the Carniolan queen with a Russian queen this summer."

As for the berries, Liz started with 10 plants each of 10 varieties of raspberries several years ago and has been adding to the garden annually.



Liz Calhoun stands in the raspberry patch she and her husband Bruce have planted in their backyard. Photo by Nirmalendu Majumdar/Ames Tribune



# Backyard berries and bees

BY TODD BURRAS  
Contributing writer

**S**ome people grow traditional vegetable staples, such as tomatoes, lettuce, radish and carrots, in their gardens. Others like to mix it up with herbs, such as basil, thyme, oregano and parsley. Still others go for creeping and crawling plants, such as squash, watermelons and pumpkins.

Liz and Bruce Calhoun use their big backyard for fruit gardens, specifically raspberries, blackberries, blueberries and currants, and to raise honeybees, which help pollinate the berries.

Liz is primarily responsible for the berries while Bruce takes care of the bees.

"Our gardens are mostly fruit gardens at this point because we have large trees

that create shade," Liz said. "Although I am experimenting this year with growing broccoli in a straw-covered bed to help keep moisture in and weeds out."

Growing berries was a hobby the Calhouns brought with them when they moved from Pennsylvania to Ames in 2007. Bruce, who grew up in Ames, and Liz, who grew up in Allentown, Pa., worked together in a consulting firm in Pennsylvania and New Jersey before they moved back to Ames where Bruce continued for a time as a land use planner/designer before retiring and Liz took a job at Wheatsfield Co-op, where she's a front-end store manager.

Raising bees, however, was something they had limited experience with for only a couple of years in Pennsylvania before deciding to try to do it again several years after moving to Ames.

BERRIES, page 10



# Savoring the scenery at sunset



BY JAN RIGGENBACH  
Contributing writer

**V**ictorian gardens were often at their best after the sun set. It was planned that way for the ladies, who — in an effort to preserve their pale skin — came outside to stroll in the garden only in the evening.

Ornamental tobacco plants are a little droopy by day but stand at attention in the evening garden, emitting their sweet perfume.  
*Photo by Jan Rigggenbach*





Photo by  
Vera Buhl/  
Wikimedia  
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Twilight gardens still make a lot of sense, but for a different reason: most modern-day folks are working during the day but have more time at night to relax in the garden or entertain. In the low light, white and pastel flowers seem to glow. So does foliage variegated with white or yellow. Flowers pollinated by hummingbird moths and other insects of the night release their sweet perfume in the evening air.

Maybe best of all for any gardener trying to relax, the garden's imperfections disappear in the shadows.

To plan for some delightful summer evenings, consider planting a few of these old-time flowers:

■ **Woodland tobacco** (*Nicotiana sylvestris*) is a little pathetic in the daytime garden, with its droopy white flowers. Once evening arrives, the white trumpet-shaped blossoms stand at attention, emitting a sweet perfume.

Woodland tobacco grows well in full sun or in the partial sun at the edge of a tree-lined garden. Plant it once, then expect volunteer seedlings pop up year after year.

■ **Moonflower** (*Ipomoea alba*) is the nighttime version of morning glory, with huge, 6-inch flowers of pure white. Their wonderful fragrance is

sometimes described as clove-like. The vining stems climb rapidly, making their best show on a trellis or fence in full sun or partial shade.

To hurry along the first blooms, I normally give moonflower seeds an early start indoors about a month before the last spring frost. As with morning glory, moonflower seeds sprout faster if soaked overnight before planting.

■ **Four-o'clock** (*Mirabilis jalapa*) grows like a small shrub, about 2 or 3 feet tall and wide with dense branches. The funnel-shaped flowers open late in the day and stay open all night. The citrusy fragrance is a delight. Those with white, yellow or pink flowers show up better at night than the crimson. One called Broken Colors, with a mix of yellow, rose and pink, is fun.

Easy to grow from seeds started in the garden, four-o'clock will often reseed itself in following years. Plant it in full sun or light shade.

■ **Evening stock** (*Matthiola longipetala*) is an unassuming little plant under 18 inches tall. In the daytime, it wouldn't get a second glance. But at night, its sweet, lily-like perfume wafts through the garden.

Plant evening stock in full sun, but place these straggly plants behind showier specimens.



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## RECREATION



# INTRODUCING KIDS TO SPORTS REQUIRES BEING A GOOD SPORT

BY ARMIN BROTT  
Tribune News Service

**Q** : When I was a kid, I did every possible sport. What's the best way to introduce my 4-year-old to sports?

**A** : To start with, kids have a lot more sports to choose from than we did, and they're starting to play when they're much younger. Your first step should be to ask your child what her favorite sport is. There's a good chance that it's the one you're most interested in. But as I'm sure you've noticed, their tastes can change quickly, and what he's obsessed with today might bore him to tears tomorrow.

Playing a sport can teach a child all sorts of wonderful life lessons, in particular the need to stick with what you

start — no quitting mid-season — and the importance of teamwork. But one of the most important lessons is that it takes lots of hard work to succeed. Young children are easily frustrated and may want to give up if they can't do something that other kids have already mastered. Telling your child about the difficulties you had when first learning a skill — and how hard you had to work to get good at it will really help. Whatever you do, be upbeat, encouraging and supportive; offer to help, but don't criticize or get angry — that's the surest way to drive your child away from that sport.

During games, remember that your child is the one who's out there, not you. A lot of parents act as though their children's performance is a reflection on them, and it's tempting to expect

your child to either relive your on-field successes or to somehow erase your failures by succeeding where you didn't. If you want to relive your glory or undo the mistakes of the past, find yourself an adult league and have at it.

As in almost every other area of parenting, your child is paying very close attention to how you behave, and she'll be looking to you for cues. Cheering on the sideline is great, but booing the other team, criticizing him or his teammates, or running on to the field and arguing with the officials is not.

At the end of the game, win or lose, be there with a hug, a fist bump and an enthusiastic "great job out there today!" Your goal for now is to make sports so much fun that your child will want to do it again next year.



# *New childbirth education class now available to area families*



AMES — Ames resident Dana Kline has recently received her certification to teach The Bradley Method of Natural Childbirth.

The Bradley Method is a comprehensive childbirth education course that aims to prepare and equip moms and their partners to give birth with as little medical intervention as possible. The class covers many topics in detail, including how to stay healthy and “low-risk” during pregnancy, the mechanics of labor and delivery the way a woman’s body is designed, tools to enable parents to make informed decisions about their maternity care, and caring for baby, mom, and dad postpartum. The class puts emphasis on training the husband or partner to be mom’s “coach”, so they can encourage and support mom throughout the process.

“We are so proud of what the Bradley classes offer parents,” says Kline. “Our goal is for students to go into labor feeling informed, equipped, and empowered to give birth the way they desire and with confidence and joy.”

Studies are revealing that fewer unnecessary interventions result in better outcomes for both mom and baby. Kline will be teaching classes regularly, adding to the many resources seeking to redeem childbirth in Central Iowa. Mary Greeley Medical Center in Ames has been working towards becoming a “Baby-Friendly” certified hospital, Iowa Birth Organization is working tirelessly to advocate for women and their birthing rights, and the popularity of doulas, home births, and midwifery care have grown notably over the past few years.

“These examples, and more, reveal how much women are wanting to see a change in standard maternity care in the U.S.,” says Kline. “We hope that our classes can be another valuable resource for those wanting to have a healthy, beautiful, and empowered birth.”

For more information about The Bradley Method and upcoming class schedule, visit [www.bradleybirth.com/danakline](http://www.bradleybirth.com/danakline) or email Dana at [empoweringbirthames@gmail.com](mailto:empoweringbirthames@gmail.com).





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# The importance of recovery to exercise

BY KECIA PLACE-FENCL  
Contributing writer

**R**ecovery is a very important, yet often overlooked, part of exercise and fitness. It doesn't matter what type of exercise you are doing, you tear your muscles down during exercise. When we rest, the body is able to rebuild itself so it is stronger than it was before; recovery allows the body

to replenish energy stores and repair those damaged muscle tissues. Continuous training can actually weaken even the strongest athletes. Without proper recovery, our bodies are more prone to injury, fatigue, "dead legs" and overtraining.

There are many different ways to incorporate recovery into your workout routine, which will allow you to optimize your performance and get the biggest bang for your buck.







The foam roller can release tension in your muscles at the surface, which improves flexibility, reduces injuries and helps you reduce stress by helping to release the knots that often plague our muscles. *Photo by Kecia Place-Fencil*

Stretching after exercise...during exercise, we shorten the length of our muscle fibers. Stretching the muscles worked helps us lengthen those muscles, which improves flexibility, range of motion in the joints and increases the blood flow to the muscle.

The sooner you properly refuel after a hard workout by consuming carbohydrates to replace depleted muscle glycogen and protein to repair damaged muscles, the sooner you'll be able to exercise hard again. Ideally you can optimize your performance by consuming foods in 3 to 1 ratio of carbs to protein within the first 20 minutes following exercise. If you can't get food in during the first 20 minutes after exercise, don't fret, just consume those foods as soon as you can. Your body will still thank you when you do get those foods in your system.

Yoga postures and exercises strengthen the joints, increase spinal flexibility, increase core strength and help prevent diseases by improving organ health. Yoga can also help reduce levels of stress and anxiety.

The foam roller can release tension in your muscles at the surface, which improves

flexibility, reduces injuries and helps you reduce stress by helping to release the knots that often plague our muscles.

Massage helps decrease inflammation in the muscles, which helps them recover faster, by decreasing muscle tension, reducing muscle soreness and improving blood flow to the muscles. Increased blood flow delivers fresh oxygen and nutrients to the muscles and promotes the removal of waste and toxins produced during exercise.

Compression gear has been shown to help reduce severity and duration of DOMS (delayed onset muscle soreness) that often follows a hard workout.

The ice bath is thought to constrict blood vessels, which helps reduce inflammation in the muscle tissue, flush waste products from the body and reduce tissue breakdown. It is also thought that when the tissue warms up, the increased blood flow improves circulation, jump starting the healing process of repairing those damaged muscle tissues.

Sleep deprivation can actually hinder your sports performance. When we are sleep deprived, our bodies increase the amount

of cortisol (a stress hormone), decrease the amount of human growth hormone (which is essential in repairing those damaged muscle tissues), decrease the amount of energy produced and negatively impact one's mood. Your sleep needs vary depending on your age, gender and duration of weekly exercise. On average, however, the National Sleep Foundation maintains that adults require seven to nine hours of sleep each night.

After exercise, your muscles may become stiff and tight. People often wonder when they should be using heat and when they should be using ice. Heat will help soothe sore muscles and joints by releasing muscle tension and relaxing the muscles. Cold helps to numb sharp pains and reduce inflammation in muscles and joints.

No matter what exercise routine you keep, you should always incorporate proper recovery to remain healthy and active for future exercise.

**\*\*BEFORE YOU BEGIN ANY EXERCISE ROUTINE, YOU SHOULD CONSULT YOUR DOCTOR.**



# Fix common financial pitfalls

BY HEIDI CLUTE  
AdviserQ

**W**e all make mistakes, and through them, we learn. But when it comes to finances, it is best not to take the trial-and-error approach. Avoiding some of the following financial mistakes might save you a great deal of money and heartache.

■ **Cashing out a retirement account to pay off loans**

Substantial income tax penalties can hit you if you tap into retirement accounts before a certain age. Even if there are no penalties, cashing out an entire account at once potentially puts you in a higher tax bracket.

The amounts you withdraw before you reach 59 1/2 are called early or premature distributions. They may be subject to an additional 10 percent tax. (As always, there are some exceptions to this rule, so consult with a qualified accountant, financial advisor or the Internal Revenue Service.)

The Great Recession forced many people to tap into retirement accounts to pay mounting bills and loans. This was a measure of last resort, but the

moral of this story is: If you have to take a distribution, you should at least understand the tax implications up front and mitigate the impact.

■ **Missing retirement account rollover dates**

You can move your wealth around by receiving a check from a qualified retirement account and deposit that money into another retirement account within 60 calendar days.

If you miss the deadline, the IRS treats the amount as a taxable distribution. Further, your 401(k) plan provider withholds 20 percent for federal income taxes. You have to add funds from other sources equal to the gross distribution to avoid possible tax penalties.

The lesson here? Rollover your accounts using a trustee-to-trustee transfer whenever possible. Having your custodian send your funds to another directly may be a better way to do a rollover.

■ **Failing to update beneficiaries**

Forgetting to remove a former spouse's name as the beneficiary on retirement accounts or insurance policies happens. This could result in

failing to provide for your children, a new spouse or other loved ones. Check your beneficiary designations annually and when a major life transition, such as a marriage, divorce or birth, occurs.

■ **No will**

If you do not have a will, when you die, the laws of intestacy determine who receives your assets. Drafting a will helps you maintain control of these important matters. Speak with an attorney to discuss preparing a will that documents where you want your money to go when you're gone. Once you draft the will and name the beneficiaries or guardians, review it every few years and when things in your life change.

■ **No power of attorney**

A power of attorney is an important document that allows you to select a point person (often a spouse or trusted family member) to make decisions on your behalf. This person can access your finances and help with bills, medical expenses and sign tax returns.

If you do not have a power of attorney in place, and you become incapacitated, your family has to petition the courts

for a conservatorship. This process often takes months, costs thousands of dollars and thus compounds the financial pressure.

The lesson here is to speak with an attorney to help select a POA, and while you're at it, discuss a health-care proxy, your agent would make medical decisions on your behalf, should you be unable to convey your wishes.

■ **Single-life only pension**

When you start taking your pension benefits, you can choose to get payments that last for just your life or for the lives of both you and your spouse. This is an irrevocable decision.

The monthly payout is higher with a single-life pension versus joint ones. Many people often take the highest pension option available. They don't realize that upon death, their spouse may end up relying solely on Social Security.

You might think that you will outlive your spouse, or that he or she does not need the income, but no one can predict the future. Consult with a financial advisor about your pension options and income needs.



# Backyard Beauty

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It's time to spend time in your own backyard. Let's be beautiful doing it. You may be entertaining, gardening, playing games with the kids, gathering around a fire pit, grilling, or just relaxing. Here are some beauty tips and trends to make your look fresh and fun for summer.

■ Whether you have naturally curly, wavy or straight hair why not do just the opposite while enjoying your backyard? Let those curls and waves be! If you need some control do it with a colorful scarf or ribbon or maybe a hat or visor. If you have naturally straight hair but usually spend time curling it, let it all hang out with a part in a different place. Catch the bags or the hair that falls in your face with a pretty hair clip or barrette.

■ When gardening, remember the sunscreen and apply it to your hair part. A friend recently used sunscreen but when she removed her shirt and shorts to reveal her swimsuit she forgot to reapply to the uncovered parts. So apply sunscreen after putting the swimsuit on but before putting on the cover up. Midday sun is the worst but a cloudy day can still cover the appearance of the sun but leave you open to skin damage.

■ So you've been seeing something called granny gray hair on younger gals and you wonder if that's for you. Consult your stylist but I recommend calling it Marilyn platinum not granny gray. Highlights scream summer and give you a new look with less expense. A few or a lot of whatever you choose.



MARY CLARE  
LOKKEN

■ Shellac those fingers and paint those toes but don't forget to uncover them. Sandals with color peeking through is totally summer. And I'll bet you didn't know your professional can wax the hair on your toes so it doesn't get caught in those sandals.

■ Speaking of waxing, swimsuits shout bare skin. That bikini line needs to be neat for a great look. An underarm wax is a swimsuit necessity. If you have hair where you don't want it, wax it. Do it yourself does not apply here.

■ There are bugs out in that backyard so be prepared with bug spray for you and the kids. And if you forget there are after itch products too. Nothing is as unattractive as red welts and constant scratching.

Summer passes quickly so get out there and enjoy it. And do it beautifully.



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# Hummingbirds and honeysuckle

BY KATHY VAN MULLEKOM  
Daily Press, Newport News, Va.

**W**hen gardening goes skyward, hummingbirds take notice, especially if it's native coral honeysuckle.

"This beautiful climbing vine is visited often by hummingbirds and long-tongued insects," says Helen Hamilton of the plant known scientifically as *Lonicera sempervirens*. Hamilton, a Williamsburg, Va., resident, is co-author of "Wildflowers and Grasses of Virginia's Coastal Plain."

In the wild, coral honeysuckle twines and climbs on

other vegetation, or sometimes trails along the ground.

"In the home garden, it looks wonderful on a fence, trellis or mailbox," says Hamilton.

Honeysuckle is also beneficial to butterflies because Spring Azure (*Celastrina ladon*) butterflies lay their eggs on the leaves, which caterpillars eat. During winter, some leaves stay, making those tangled remains a comfy shelter for small wintering birds, according to Hamilton.

Coral honeysuckle is also known as trumpet honeysuckle for the whorled clusters of red, tubular blooms at the ends of stems. Yellow stamens

and pistils emerge at the ends of the flowers. Flowers normally appear in March and bloom on and off until October or November. Pruning for control and shape is best done after the first flush of flowers. Green fruits mature into lipstick-red berries that provide winter food for many birds, Hamilton adds.

The native perennial grows all over the eastern United States and Canada, and likes full sun in soil with average to moist drainage. Its root system runs deep, sending runners to form more colonies.

A native of eastern Asia, invasive Japanese Honeysuckle, or *Lonicera japonica*, is a summer

show of fragrant tubular flowers with shiny black berries August to October, according to Hamilton. The plant grows more than 80 feet with stems that trail and climb over other vegetation.

Introduced into North America in 1806 in Long Island, N.Y., Japanese honeysuckle has been planted widely throughout the United States as an ornamental plant, for erosion control, and for wildlife forage and cover. Unfortunately, this alien vine is now on all lists as a highly invasive plant.

Ruby-throated hummingbird: If you've ever watched a hummingbird, you know what





# a handsome pairing

an amazing creature they are, especially since they are no more than four inches long and weigh less than an ounce.

"Flying forward, backward, and even upside down, the wings beat 78 times each second during regular flight and much more than that during a display dive," says Hamilton.

Their heartbeat is fast — more than 600 beats per minute — so they need a lot of food to sustain that metabolism. Eating half their body weight each day, they feed five to eight times per hour, up to a minute at each feeding, using their long, grooved tongues

to lap up nectar, according to Hamilton.

"Their major competitors for food are not other birds, but long-tongued insects," she says.

"Hummingbirds feed also on insects, capturing them with the fringes on the edges of their tongues."

Ruby-throats look for early-blooming flowers such as columbines, trumpet honeysuckle and azaleas. In summer, they like funnel-shaped native plants such as wild bergamot, jewelweed and bergamot.

"Hummingbirds, however, visit flowers of all colors, including trees and shrubs," Hamilton says.

Hummingbirds also like nectar-filled feeders in yards. Adrienne Frank, a Virginia Master Naturalist with the Historic Rivers Chapter in Williamsburg ([historicrivers.org](http://historicrivers.org)), says feeders should be filled with white sugar only, not brown sugar or honey, one part sugar to four parts boiling water, cooled — and no red coloring. It's important to keep the feeders clean; Frank recommends using a vinegar solution or bleach twice a week to clean the feeders, because black mold harms the birds.

Gardeners who want hummingbirds in their yards need to avoid using pesticides to kill

protein-rich insects because the process eliminates that food source for the birds, and hummers could die from feeding on flowers that have been sprayed, according to Hamilton.

During migration, male and female hummingbirds fly separately. Males court females to breed and construct a nest of moss, lichens and spider webs and lined with down from thistles or dandelions; the nest is about the size of a quarter and typically six feet off the ground on the horizontal limb of a tree, according to Hamilton. Males mate with several females; females lay two eggs and raise the offspring alone.





# Turn separation anxiety into reunion assurance

BY MEGHAN LEAHY  
Special to the Washington Post

**Q**: I have a very attached 4-year-old who has a difficult time saying goodbye to me. It is getting a bit better, but the school drop-off is still an issue. I tried an idea you wrote about and gave her a long hug at home, waiting for her to pull away — and 30 minutes later she was still pretty latched on. I love that we have such a strong bond but would also appreciate any advice on how to make separations easier. Right now, at school, one of

her teachers will gently guide her to an activity while I leave so that I am not pushing her away. She does not cry but gives me a sad face and later tells me it's the worst part of her day. Her teachers assure me that minutes later she is happy. My husband says the same thing when I leave the house — she cries when I leave but is fine a minute later. I work during the week, so she goes to after-care. She has a 6-year-old big sister who feels neglected sometimes because the younger one demands so much attention from me specifically. Help!



**A**: I read this question, and in my mind I heard the hundreds of parents who have called me about their clingy children.

We parents hug and pat and console and pry and wrench them off, delivering them into the teacher's hands. The tears and wailing go on long after the other children have seemed to adapt to the drop-off. We are tense; it is a dreadful way to start a school day. If we work outside the home, we feel tremendous guilt. If we stay at home, we wonder where we have gone wrong.

So, how can we begin to understand this clinginess? And why does the clinginess happen mostly in your presence?

Being 4 is intense for a child. It's the quintessential "I am big and I am little" stage. One minute, the 4-year-old will be helpful and show amazing glimpses of rational thinking and empathy. Another, this same child will have an epic tantrum. She can swing between these two poles with fierce alacrity, leaving you winded and frustrated.

What you are experiencing is a child who is coming into herself. She is at once deeply connected with you and wants to literally stay close to you, and on the other hand the child is emerging into herself, becoming more separate. She is becoming a person full of her own desires and opinions. It is a wild time.

In order for a 4-year-old to feel safe and grow into some independence, the child must feel safe. And what we have here is a child who, for whatever reason, has warnings going off that say, "Not safe! Mom must stay! Not safe!"

This is her perception, and she has no more control over it than I have over the clouds.

Does this mean that you are doing something wrong? No, not necessarily. You are doing everything you can to try to make her feel better. We just need a new understanding of what we are seeing.

So, if we know her little brain is saying, "Stay, Mommy! I feel safe when you are with me! Stay!" the question then becomes how can we bring some relaxation to her? How can we bring a feeling of safety to these transitions? These are not questions that are answered by pure logic. They are answered in bringing about a feeling. Only you are going to be able to find the key to what helps your daughter feel safe, and even then, much depends on her simply growing up.

Let's begin by focusing on these messy transitions.

When the environment is calm (not during drop-off) and you and your daughter are feeling close, just casually mention, "It is pretty sad when Mommy leaves you at school, isn't it?" and see how she reacts. She may stay quiet,

she may push back and get angry (in which case, change the topic, and come back to it later). Or she may start to cry a little about it, which is good. She can safely have her tears about missing you without the impending act of you leaving in that moment. You can also take this moment to reassure her that, yes, it is sad, but you love her forever and you always plan to see her again.

While she is experiencing some sadness, what you want to do next is create a bridge to the next time you will be together. "I will see you after day care. I will pick you up." You always focus on when you will see her again; this brings a feeling of safety, and you can begin to do this when you are not in the throes of the actual transition. When you are in the actual transition, you will repeat the bridge to that next reunion.

Just lightly touch on this when you are not in transition and allow all of those healthy tears to fall.

Another practice that often works is to give your daughter something physical to hold on to. It can be something of yours, a photo album (with baby pictures) of you together, something that connects you.

And go ahead and begin a goodbye ritual that you repeat, no matter what. Squeezing the hand three times to mean, "I love you," or a certain number of hugs. Get creative, but keep it simple.

And finally, let's not ignore the 6-year-old. While you are making a little photo book for the 4-year-old, make one for her, too. While you are finding a special ritual for the 4-year-old, find one for her, too. While you are finding a lovey for the 4-year-old, find one for the 6-year-old, too! And while the 4-year-old is seeking you out and clinging, so too are you going to have to seek out her sister and thoughtfully separate some time for her. It can be while you are home. (Enlist the help of your spouse.) It can be a special (but simple) outing. It can be whatever you make it. But mindfully decide to do it; do not wait for time to open up or for your older daughter to approach you.

And when you have her alone, allow her to vent about what a whiny mess her little sister is. Allow all of the messy and ugly feelings to come out. Remember, you are her safe harbor, so you can handle this. You can nod and simply listen: It is hard to have a clingy little sister. It is frustrating to listen to her. As you make room for her hurt feelings, you will sense a shift. That shift is her trust returning; the trust that you are there for her. That she can depend on you. Repeat this kind of bonding as much as you need to until you feel the pendulum reach the middle again. Good luck.

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While you are finding a lovey for the 4-year-old, find one for the 6-year-old, too! And while the 4-year-old is seeking you out and clinging, so too are you going to have to seek out her sister and thoughtfully separate some time for her.

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# HOT OFF THE GRILL

→ A WEEKEND'S WORTH OF RECIPES ←

BY LEE SVITAK DEAN  
Star Tribune (Minneapolis)

**Y**ou don't need a clock to know it's dinnertime in the neighborhood as the beguiling fragrance from one grill after another winds its way past our kitchens. Sure, there are hardy souls who tackle outdoor cooking in parkas and ski hats. But for many of us fair-weather cooks, spring means it's time to dust off (and often scrape off) the grill. Couldn't come soon enough for me as I page through grilling books the way others do seed catalogs. Will this be the season of grilled vegetables in all their colorful forms (cabbage or cauliflower, fennel or onions)? Or will I lean toward marinades (bourbon-based brines or chili and cumin blends)? Then there are the flavorful twists of familiar favorites (chicken drumsticks or hanger steaks rubbed with a spicy blend). No need to leave out any of them. There are 106 days to fill from Memorial Day to Labor Day. Let's get grilling.



## GRILLED VEGETABLE VINAIGRETTE ←

Makes 2 cups.

**NOTE:** This is a chunky dressing that makes each bite of a salad taste different. The dressing is also good spooned over a steak and sprinkled with crumbled blue cheese, or dolloped onto a lamb chop with some feta. From "A Girl and Her Greens" by April Bloomfield.

1 medium fennel bulb, outer layer, stalks and fronds removed, root end trimmed of brown bits

1 small red onion (about 1/4 pound), cut into 1/2-inch thick rounds

1 small head radicchio (outermost leaves removed, bottom trimmed of brown

bits, quartered lengthwise) and cut into 1/2-inch thick wedges

1/2 cup extra-virgin olive oil

3 tablespoons sherry vinegar

1 teaspoon Maldon or another flaky sea salt

1 small garlic clove, very finely chopped

A five-finger pinch of fresh mint leaves

A five-finger pinch of fresh marjoram leaves

Halve the fennel bulb lengthwise and cut each halfway through the root nub (so the wedges stay intact) into about 1-inch-thick wedges.

Heat a grill or heavy grill pan over high heat until it's good and hot, about 5 minutes. Reduce heat to medium and add fennel, onion and radicchio. Cook, turning vegetables over occasionally, until fennel and onion are lightly charred in spots and cooked through, but still have a little bite, about 20 minutes. The radicchio is done when the stems are tender but still have a little bite, the leaves are wilted, the tips crackly, about 15 to 20 minutes.

As they finish, pop the grilled vegetables into a bowl and cover with plastic wrap until they've cooled fully. They'll steam a bit and

cook some more as they cool. Once they've all cooled, chop the vegetables into a mix of about 1/2-inch pieces, some smaller and some larger.

Pop the vegetables back into the bowl, add the oil, vinegar, salt and garlic, and stir really well. Toss the mint and marjoram together on a cutting board, give them a rough chop and stir them into the dressing.

*Nutrition information per serving of 2 tablespoons: 68 calories, 7 g fat, 160 mg sodium, 2 g carbohydrates, 1 g saturated fat, 10 mg calcium, 0 g protein, 0 mg cholesterol, 1 g dietary fiber*

*Diabetic exchanges per serving: 1 1/2 fat.*

## → BOURBON-BRINED CENTER-CUT PORK CHOPS ←

Serves 4.

**NOTE:** Cabin Still is a great cooking bourbon, but you can use the cheapest bottle you'd be willing to drink. From "Feeding the Fire" by Joe Carroll and Nick Fauchald.

1 gallon water

1 cup kosher salt

1 cup packed dark brown sugar

1 large yellow onion, thinly sliced

1 head garlic, halved horizontally

2 bay leaves

1 cinnamon stick (Mexican is particularly good)

1 tbsp. black peppercorns

1 tbsp. allspice berries

1 tbsp. whole cloves

3/4 cup olive oil

1 1/2 cups bourbon plus 1 tablespoon, divided

4 bone-in center-cut pork chops (10 to 12 ounces each), about 1 1/2 inches thick

4 tablespoons unsalted butter

Coarse sea salt

In a large pot, combine 1 gallon water, kosher salt, brown sugar, onion, garlic, bay leaves, cinnamon stick, black peppercorns, allspice berries, cloves and olive oil. Bring to a boil. Turn off heat and stir in 1 1/2 cups bourbon. Let cool to room temperature, then transfer to a nonreactive container and refrigerate until cold.

Put pork chops in cold brine and refrigerate for 8 to 12 hours.

Remove pork chops from brine and pat dry with paper towels; discard brine.

Prepare a two-stage fire with medium and hot sides in a grill, making sure to oil the grill grates well.

Grill the pork chops over high heat until well charred on both sides, 2 to 3 minutes per side. Then move the pork chops to the medium-heat side and grill, turning every few minutes, until an

instant-read thermometer inserted horizontally into the center of the chops reads 145 degrees, 12 to 15 minutes longer. Transfer the pork to a platter and let rest for 5 minutes.

While pork chops rest, in a small skillet, melt the butter over medium heat. Remove pan from heat and add 1 tablespoon bourbon. Return to heat and tilt the pan away from you until the alcohol ignites (use a match or a lighter if using an electric stove). Let alcohol burn off, then swirl the sauce until emulsified.

Transfer the pork chops to plates and spoon some of the sauce over each chop. Sprinkle with coarse salt and serve.

*Nutrition information per serving: 640 calories, 38 g fat, 2,700 mg sodium, 5 g carbohydrates, 16 g saturated fat, 25 mg calcium, 62 g protein, 210 mg cholesterol, 0 g dietary fiber*

*Diabetic exchanges per serving: 1/2 other carb, 9 lean meat, 2 fat.*



## → CHILI AND CUMIN MARINATED HANGER STEAK

Serves 4.

**NOTE:** To toast cumin seeds, place in a dry pan over medium heat and warm until fragrant. This will make about 3/4 cup marinade, more than you will need for this single dish.

From "Brazilian Barbecue & Beyond," by David Ponté, Jamie Barber and Lizzy Barber.

3 ounces red chiles, seeded and roughly chopped

5 to 6 garlic cloves, roughly chopped

3 tablespoons mirin (Japanese rice wine)

2 tablespoons red wine vinegar

2 teaspoons sea salt

1 heaping teaspoon cumin seeds, toasted (see Note)

1/2 teaspoon dried

oregano

1/4 cup light olive or sunflower oil

4 (7-ounce) hanger steaks

Olive oil, for brushing

Sea salt and freshly ground black pepper

In a small food processor, combine chiles, garlic, mirin, vinegar, 2 teaspoons sea salt, toasted cumin seeds, oregano and 1/4 cup oil. Blend to a smooth, wet paste. (Use immediately or refrigerate up to a week.)

Put the steaks in a large bowl and toss with 4 tablespoons marinade. Cover with plastic wrap and chill for at least 4 hours, or preferably overnight.

Half an hour before you are ready to cook, take the steaks out of the refrigerator and let them come to room temperature. Light

the grill and let the flames die down before starting to cook. If cooking indoors, heat a griddle pan until very hot. Scrape the marinade off the steaks and pat dry with paper towels. Brush them with a little olive oil, season lightly with salt and pepper, then grill them for 3 to 4 minutes on each side, or until cooked to medium-rare. They should feel a little springy when pressed. Remove from the heat and brush with a little of the unused (fresh) marinade. Let rest for 5 to 10 minutes before serving.

*Nutrition information per serving: 405 calories, 21 g fat, 660 mg sodium, 2 g carbohydrates, 6 g saturated fat, 29 mg calcium, 48 g protein, 140 mg cholesterol, 0 g dietary fiber*

*Diabetic exchanges per serving: 7 lean meat*





# WATERMELON:

## For naturally beautiful skin

**D**uring the summer, you probably stock up on sunscreen, sunglasses, hats and cover-ups to protect your skin from the sun. But did you know another way to battle the sun's harmful ultraviolet rays can be found right in the produce aisle of your supermarket?

As it turns out, watermelon as well as ruby red grapefruit and tomatoes are all rich in lycopene. This powerful antioxidant found in reddish-colored fruits tends to act as a natural sunscreen. It actually protects skin cells from the sun's burning

rays which can lead to premature aging and even skin cancer, and replenishes them. In addition, lycopene helps your skin act as a natural filter, allowing enough sunlight through for your body to produce vitamin D.

Besides helping to prevent sunburns, lycopene can also help prevent wrinkles. It strengthens the elasticity of skin tissues while keeping them from losing their tension.

To increase lycopene absorption from food, serve it with a bit of oil such as salad

dressing or olive oil. Best picks for lycopene include cooked tomato products such as tomato soup, tomato juice, spaghetti sauce and canned tomato sauce; and watermelon, ruby red grapefruit and guava.

**NICOLE ARNOLD** represents Hy-Vee as a nutrition expert working throughout the community to promote healthy eating and nutrition. Nicole is a Registered and Licensed Dietitian, ACE certified personal trainer and member of the Academy of Nutrition and Dietetics.

## Watermelon Salsa

Serves 16 — 1/4 cup each

### All you need:

- 2 cups chopped watermelon
- 2 kiwifruits, peeled, quartered and thinly sliced
- 1 cup diced strawberries
- 1/2 cup diced red onion
- 1 jalapeno pepper, seeded and diced
- Juice of one lime

### All you do:

1. In a medium bowl, combine all ingredients. Serve with baked pita chips, over chicken or fish or as a refreshing salad alongside a sandwich.

**Nutrition Facts per serving:** 20 calories, 0 g fat, 0 g saturated fat, 0 g trans fat, 0 mg cholesterol, 4 g carbohydrates, 1 g fiber, 3 g sugar, 0 g protein, Vitamin C 30%.

**Source:** [www.hy-vee.com](http://www.hy-vee.com)

*The information is not intended as medical advice. Please consult a medical professional for individual advice.*



# FACETED WOMAN: JERRI HEID

## Name: Jerri Jean Heid

**Age:** 56

**Position:** Youth Services Manager,  
Ames Public Library

**Family:** Parents: Francis and Sandra Heid; Husband: Glenn Sandler, Sales; Children: Son — Jesse Johnson, USA helicopter pilot; Daughter — Erin Bettazza, Special Ed Teacher; Erin's husband Jordan, Welder; My wonderful granddaughters Aurora Borealis (11), Alexandria (9) and Azzurra (2)

### What would you do with \$1,000 to spend on yourself?

I would give it away! If I have to spend it, I'd buy a harp or some magic tricks to use with kids.

**Your favorite meal:** A juicy T-bone steak, bread, French fries, and a chocolate dessert.

**Craziest fashion you ever wore:** When I was a junior in high school, I had a pair of mauve denim elephant pants (wide legs, hiphuggers) that I wore with a peasant blouse.

**I never leave home without:** Thinking about what the day will bring, and a smile.

**Your favorite motto:** If you want to go quickly, go alone. If you want to go far, go together. (African proverb)

### What makes you happy?

The smiles and joy of all of my kids—my library kids, my children, my granddaughters.

### What makes you feel confident?

Knowing I'm doing something good for others, especially when it works well and is helpful!

### What have you accomplished that has made you proud?

When I stand outside the renewed Ames Public Library and look inside at

the families enjoying themselves and being empowered to read and interact, I am proud that I was part of making that happen.

I am also proud of my two children, the great people they have become. Of course, they had something to do with that too, but I am pleased with how I raised them and who they've grown to be.

### Do you believe in New Year's resolutions? Do you have one this year?

Yes: 1. Achieve a better work/life balance. 2. Eat healthier, exercise more. Both are proving to be challenging!

### Best tip to look and feel great:

Be happy with what you've been given and be who you are.

### How do you take care of yourself financially?

I invest in what gives me the most reward, often my family and my work.

### If you could do or be anything you want, what would it be?

A neurosurgeon or brain researcher. From toddlers' brain development to how the brain ages, I've always found it fascinating.

### If you knew then what you know now, what would you have done differently?

I would have stayed in college and joined the Peace Corps; I would have taken more chances earlier instead of waiting until I was 40 to take them!

### How do you reward yourself?

Chocolate, Dr. Pepper, and singing and dancing with toddlers at the library!

### My idea of a nightmare job:

Being a waitress.

**My simplest pleasure:** Lying on the couch snuggling with my granddaughters while reading or watching a movie.

**I crave:** Indian food!



**When I am an old lady:** I will travel.

**I am thankful for:** My family!

**Favorite wardrobe staple:** Black skirt, black top, and colorful accent piece — and comfortable shoes.

### What financial advice would you give other women?

Be thrifty, be smart about spending, buy only what you need, and be generous in donating to your favorite causes.

### How do you give back to your community?

Through teaching others and sharing what I've learned and what I know. Being an active, giving member of the community has always been a priority to me; at first I gave a lot of time in different ways, and now that I don't have so much time, I share my expertise. You can give back with your time, talents, and money, in different amounts at different times. It's worth investing in your community — your church community, the community of those around you. I've chosen to focus my investment on children, since they are the future!



# Stay safe on the water with these tips

BY MICAH DORFNER  
Mayo Clinic News Network

**B**oating is fun, but it's important to do it safely. Whether it's a fishing boat, a canoe or kayak, or a personal watercraft, there are some basic safety tips that apply to all.

According to the National Safe Boating Council, learning to swim is one of the most important ways to stay safe on the water. But even expert swimmers can get into trouble. It's important to be sure that everyone in the watercraft is wearing a life jacket.

"Statistics from the U.S. Coast Guard show that watercraft accident victims are more likely to survive if they are wearing a life jacket," says Dr. Janet Chestnut, Emergency Department director at Mayo Clinic Health System in Cannon Falls, Minn. "There are excellent models of life jackets that are comfortable and easy to put on, so there really is no excuse not to wear one."

Here are some additional tips to make your fun on the water safer:

- Leave the alcohol on shore.
- Be a weather-watcher. Check the forecast before

setting out. If you do get caught in a storm, navigate to shore as quickly as possible.

■ Let someone know the details of your trip. Tell your plan to a friend who is staying on shore. Share details about who is on the boat, where you will be and how long you will be gone.

■ Be prepared for any contingency on the water. Follow a pre-departure checklist to be sure that nothing has been overlooked or forgotten.

■ Maintain constant supervision of children, regardless of their swimming abilities or use of life jackets.

■ Operate at a safe speed at all times, especially in crowded areas. Stay alert and steer clear of large vessels.

■ Be respectful of buoys and other navigational aids. They have been put in place to ensure your safety.

■ Make sure that more than one person is familiar with all aspects of the boat's handling and operations.

"While you are enjoying your time on the water, remember these safety tips to ensure that you and everyone in your watercraft is safe and can enjoy the time together," adds Dr. Chestnut.



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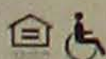
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